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ABSTRACT

A study was conducted to learn more about the operation of the financial aid program and the students who participate in it at Modesto Junior College. Three sample groups were used: (1) all students who received financial aid in fall 1971; (2) all first-semester freshmen who received direct aid in fall 1971; and (3) third semester continuing students who were originally a part of the fall 1971 first semester sample. Results showed that: (1) 26.5% are responsible for themselves and cannot expect more than $200 per year from their parents; (2) aid recipients more often come from broken homes and/or have parents in the lower income brackets; (3) although the largest number of students receiving financial aid was Caucasian, Chicanos and blacks had the highest percentages of their students as aid recipients; (4) 51% plan to get a B.A. or higher degree; (5) 67% of the first-semester freshmen in the sample completed 12 or more units in fall 1971; (6) 58.2% received less than $300 during the 1971-72 school year. (KM)

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MODESTO JUNIOR COLLEGE

A STUDY OF THE FINANCIAL AID PROGRAM

MAR 1973

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LOS ANGELES

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CLEARINGHOUSE FOR
JUNIOR COLLEGE
INFORMATION

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TABLE OF CONTENTS

	Page
Summary of Findings	1
Purpose	2
Sample	2
Administration of the Financial Aids Program	3
Philosophy	3
General Procedure	3
Aid Programs	4
Funds Administered by Financial Aids Office	5
Nature of Group Receiving Financial Aid.	6
Age	6
Dependency Status	6
Student Marital Status.	7
Marital Status of Parents.	7
Income of Parents	9
Ethnic Background	11
Academic Factors	12
Degree Sought.	12
Continuing Attendance Rate	13
Units Completed	14
Grade Point Averages	16
Distribution of Financial Aid	17
Distribution of Aid to Total Sample	17
Distribution of Funds and Ethnic Background.	18

SUMMARY OF FINDINGS AND CONCLUSION

1. Students receiving financial aid make up a heterogeneous group. Almost one in five is 25 years of age or over while 62% are under 21. Over twenty seven percent (27.3%) are either married, divorced, or separated.

2. Slightly more than one fourth (26.5%) are responsible for themselves and cannot expect more than $200.00 of assistance per year from their parents.

3. When compared to students in general, aid recipients more often come from broken homes and have parents who are more frequently in the lower income brackets.

4. Caucasions had by far the largest number of students receiving financial aid, however, Chicanos and Blacks had the highest percentage of their students as aid recipients. The American Indians had about the same percent of their students receiving aid as was their representation in the total day school population. The Orientals had a slightly smaller representation in the financial aid group.

5. Compared to students in general aid recipients more often seek only two years of college or less, however, most (51%) indicated they planned to get a B.A. or higher degree.

6. Sixty seven percent of the first semester freshmen in the financial aid sample completed 12 or more units in the fall of 1971. Eighty four percent (84%) had a grade point average of 2.0 or higher.

7. The average amount of direct college administered aid was $505.60 per student but most students (58.2%) received less than $300.00 during the 1971-72 school year. This included students who may have dropped out of college or who were dropped from the financial aid program for various reasons during the school year. Only 1.2% received $2100.00 or more.

8. It appears that need rather than ethnic background has been the key factor in determining whether or not a student receives financial aid at Modesto Junior College.

PURPOSE

The purpose of this study was to learn more about the operation of the financial aid program and the students who participate in it at Modesto Junior College.

SAMPLE

Three separate sample groups were used in making this study. The first was composed of all students who received financial aid in the fall of 1971 from programs directly administered by Modesto Junior College. This is referred to as the "total" group. The second sample was made up of all first-semester freshmen receiving direct aid in the fall of 1971. The third sample consisted of third semester (fall 1972) continuing students who were originally a part of the fall 1971 first-semester sample.

ADMINISTRATION OF THE FINANCIAL AIDS PROGRAM OF MODESTO JUNIOR COLLEGE

PHILOSOPHY: The student financial aids program at Modesto Junior College is administered in conjunction with the nationwide policy and philosophy of financial aid for education. The basic premise is that the student and his parents have the primary responsibility for the education of the student. Parents are expected to provide, as well as they are able, the basic essentials of life. The student is expected to use a portion of his own savings and to accept employment during vacation periods to assist in meeting the cost of his education. It is only when these responsibilities have been met that Modesto Junior College, through its program of support from federal, state, and private sources, may financially assist the student.

In establishing financial need, the factors which are used in evaluating the need of a student are:

1. The amount of money the student and his family can reasonably be expected to contribute during a definite period of education, usually the "academic" year of nine months.

2. The cost of education during that period at Modesto Junior College.

GENERAL PROCEDURE:

1. Open Period for Applications - January 2 through March 15.

   Equal consideration is given to all applications received during that time. After March 15 applications considered in the order in which the completed application is received.

2. Needs Analysis - Computed by hand according to CSS regulations, except in the following instances:

   Total family gross income over $6,000
   Income derived from retirement sources
   Income derived from business and/or farming operations
   Income derived from trust funds
   Income derived from savings, assets or other investments
   Combination of any of the above

   Applications in above categories analyzed by CSS

3. Scholarships - Students submitting applications are considered for any and all scholarships for which they qualify.

   Financial Aids Committee reviews applications and makes final selections of scholarship/grant recipients in accordance with the specifications of the donors.

4. Federal and State Awards

Students are considered for awards according to availability of funds and guidelines of various programs. If a student is in exceptional financial need, it may be possible to combine several plans, thereby setting up a financial assistance package.

5. Release of Funds

Enrollment of student is verified
Progress (units and grades) of continuing students for previous semester is checked.

Students sign and have notarized statements that the funds being received will be used solely for educational purposes.

6. Federally Insured Student Loans

Students who do not qualify for any of the preceding (grants, NDSL, Work-Study, etc.) may qualify for FISL.

AID PROGRAMS: The administration of student financial aid is somewhat complex because there is a number of different aid programs with each having its own eligibility regulations. Students may receive funds from one or more of the programs listed on next page. Those having an asterisk are cooperative programs with other agencies where the Modesto Junior College Financial Aid office may assist in determining student need but checks for the students are written by the outside agency and often sent to the MJC Financial Aid office for distribution.

FUNDS ADMINISTERED BY THE FINANCIAL AIDS OFFICE

1971-72

1.	Scholarships	$ 56,952
2.	C.W.P. (College Work Study Program)	220,405
3.	N.D.S.L. (National Direct Student Loan)	68,548
4.	E.O.G. (Economic Opportunity Grant)	58,382
*5.	C.O.G. (California Opportunity Grant)	10,997
6.	Nursing Loan $16,467 Grant 14,426	30,893
7.	L.E.E.P. (Law Enforcement Educational Program)	13,000
*8.	Trust Territory Students - Marshall Islands, etc.	15,000
*9.	B.I.A. (Bureau Indian Affairs)	3,600
10.	Senate Bill 164 - State Educational Opportunity Program Stipend $24,286 Books 7,725	32,011
*11.	G.C.E.P. (Greater California Educational Project)	2,500
12.	V.E.A. (Vocational Educational Act)	12,000
*13.	Rehabilitation - State Rehabilitation Program	10,000
14.	General Funds - Student Employment - College District Funds	54,000
*15.	Misc.- (County, Blind, Special Funds, etc.)	5,000
*16.	F.I.S.L. Loans (Federal Insured Student Loans--Bank)	28,550
	TOTAL	$621,838

*Cooperative programs with other agencies. The M.J.C. Financial Aids office usually assists in determining student need but checks are written by the outside agency and often sent to the M.J.C. Financial Aid office for distribution.

NATURE OF GROUP RECEIVING FINANCIAL AID

AGE: Most first-semester students (88%) receiving financial aid in the fall of 1971 were under 21 years of age with the largest group (58.7%) being in the 18 year old category. Ten percent were 25 years of age or older, however, the total sample was found to have a number of older students. Almost one-fifth (19.3%) were 25 years of age or over. Slightly more than thirty-six percent were over 21 as compared to 12% among first-semester freshmen.

TABLE I

DISTRIBUTION BY AGE AMONG STUDENTS RECEIVING FINANCIAL AID IN THE FALL OF 1971

Age	First-Semester, Fall 1971		Total, Fall 1971	
	Number	Percent	Number	Percent
25 & above	20	9.9	167	19.3
24	2	.9	37	4.2
23	1	.4	34	3.9
22	2	.9	30	3.4
21	0	-	51	5.9
20	17	8.4	136	15.7
19	40	19.9	216	25.0
18	118	58.7	180	20.9
17	1	.4	10	1.1
Totals	201	99.5	861	99.4

DEPENDENCY STATUS: Nine percent of first-semester freshmen in the study group indicated that they could not expect more than $200.00 in contributions of any type from their parents. The percentage in this category increased slightly among those who were still on financial aids in their third semester of attendance. When the total group was considered 26.5% indicated that they could expect no more than $200.00 in parental support. Most students received some type of financial help from their parents even though it was not adequate to meet the student's needs.

TABLE II

DEPENDENCY STATUS OF STUDENTS WHO RECEIVED FINANCIAL AID

	Fall 1971		Fall 1972		Total Fall 1971	
	N	%	N	%	N	%
Independent	18	9	9	12	229	21.5
Dependent	179	89	65	86	617	7.5
Unknown	4	2	2	3	16	1.8
	201	100	76	100	862	99.8

STUDENT MARITAL STATUS: Most students receiving financial aid were single, however, the frequency of marriage was somewhat higher for the total sample than was the case for first-semester freshmen. Over 27% of the total sample were either married, divorced or otherwise separated but among first-semester freshmen only 9.4% were in one of these categories.

TABLE III

MARITAL STATUS OF STUDENTS RECEIVING FINANCIAL AID FALL 1971 AND FOR FALL GROUP, 1972

	First Sem. Fall 1971		Third Sem. Continuing Fall 1972		Total Sample Fall 1971	
	N	%	N	%	N	%
Married	11	6.1	3	4.0	146	19.0
Single	163	90.5	70	93.3	558	72.6
Divorced/Separated	6	3.3	2	2.6	60	7.8
Widow/Widower	0		0		4	.5
	180	99.9	75	99.9	768	99.9
Unknown	(21)		(1)		(94)	
Grand Totals	201		76		862	

MARITAL STATUS OF PARENTS: Apparently first-semester students receiving financial aid more often came from broker homes than do first-semester students in general. One-third of the first semester study group came from broken homes as compared to 19.6%[1] of first-semester students in general. An even larger percent (42.9) of those continuing on financial aid through fall semester 1972 came from broken homes.

(1) American Council on Education, Cooperative Institutional Research Program, Fall 1972, P. 2.

TABLE IV

PARENT MARITAL STATUS OF FINANCIAL AID RECIPIENTS FALL 1971 AND FOR FALL 1972, COMPARED TO FIRST SEMESTER GENERAL SAMPLE

	Fall 1971		Fall 1972		General Fall 1972	
	N	%	N	%	N	%
Married	110	67.0	36	57.1	849	80.4
Single	1	.6	0	0		
Divorced/Separated	42	25.6	18	28.5	122	11.6
Widow/Widower	11	6.7	9	14.2	84	7.9
TOTALS	164	99.9	63	99.8	1055	99.9
Unknown	(37)		(13)			

INCOME OF PARENTS: Over 41% of the students receiving financial aid came from families having an income below $5000.00 per year. Almost two thirds (64.1%) of the financial aid parents fell in an income bracket below $7500.00 as compared to 33.6% for families of students who were not on the financial aids program.

Some students (10.8%) receiving financial aid come from families having an income of $12,000.00 per year or higher, however, such students did not qualify unless they came from a large family where the children were dependent upon the parents (see Table VI).

TABLE V

COMPARISON OF FAMILY INCOMES FOR
STUDENTS ON FINANCIAL AID AND ALL OTHER DAY STUDENTS FALL 1971

	All Fin. Aid Students Fall 1971		All Non-Fin. Aid Students Fall 1971	
	N	%	N	%
00 - 2999	108	17.7	320	7.4
3000 - 4999	145	23.8	335	7.8
5000 - 5999	63	10.3	362	8.4
6000 - 7499	75	12.3	430	10.0
7500 - 8999	69	11.3	519	12.1
9000 - 11,999	82	13.4	930	21.7
12,000 or more	66	10.8	1380	32.2
TOTAL	608	99.6	4276	99.6
Unknown	(254)		(562)	
GRAND TOTAL	862		4838	

TABLE VI

INCOME LEVELS AT WHICH NO PARENTAL CONTRIBUTION IS EXPECTED

No. of Dependent Children	Income After Federal Tax
1	$4,459.00
2	5,569.00
3	6,549.00
4	7,349.00
5	7,799.00
6	8,249.00
7	8,599.00
8	8,919.00
9	9,179.00
10	9,409.00

ETHNIC BACKGROUND: A comparison was made of ethnic backgrounds between those receiving financial aid and of the total day student population. The American Indians made of 3.9% of the financial aid group as compared to 3.5% of the total day school population. Six and two-tenths percent of those receiving financial aid were Blacks but only 2.2% of the total day population were Black. The total day population had a slightly higher percentage (4.2%) of Orientals than was their 3.1% representation in the recipient group. The financial aid group was made up of 15.6% Chicanos but they had only a 6.3% representation in the total day school population. Over seventy percent (70.9) of the financial aid group was Caucasion while 83.6% of the total enrollment placed themselves in this ethnic group.

Chicanos and Blacks had the highest proportion of their students receiving financial aids, while the American Indian and Orientals had approximately the same representation in each group. The proportionate number of Caucasions in the aid group was somewhat lower than for the total day population.

TABLE VII

COMPARISON OF THE ETHNIC BACKGROUND OF
ALL STUDENTS RECEIVING FINANCIAL AID IN THE FALL OF 1971
AND OF ALL STUDENTS ENROLLED FALL 1971

	Fall 1971 Fin. Aid Pop.		Fall 1971 Entire Day Pop.	
	N	%	N	%
American Indian	30	3.9	160	3.5
Black	47	6.2	103	2.2
Oriental	24	3.1	190	4.2
Chicano	119	15.6	285	6.3
Other (Caucasion & etc.)	538	70.9	3774	83.6
Did not respond	(102)	____	(934)	____
Total Without Unknown	758	99.7	4512	99.8
Grand Totals	(860)		(5446)	

The data in Table VIII suggests that among first semester students on financial aid the proportion of students in the various ethnic groups was about the same as it was for the total group of recipients.

TABLE VIII

Ethnic composition of first semester freshmen who received financial aid in the fall of 1971 and of those who continued on the program through the fall semester of 1972.

	Fall 1971		Fall 1972	
	N	%	N	%
American Indian	9	4.6	6	8.0
Black	12	6.1	4	5.3
Oriental	5	2.5	2	2.6
Chicano	32	16.4	10	13.3
Other	137	70.2	53	70.6
Unknown	(6)		(1)	
TOTALS	195	99.8	75	99.8
GRAND TOTALS	201		76	

ACADEMIC FACTORS

DEGREES SOUGHT: The data in Table IX suggests that a higher percentage of first semester students receiving aid indicated they did not plan to get a degree of any kind than did first semester students in general. About the same percent in each group seek the A.A. degree while slightly fewer in the financial aid group indicate plans for the B.A. degree. Students in general are more likely to indicate the M.A. or Doctorate as their goal than is the case for aid recipients.

TABLE IX

HIGHEST DEGREES PLANNED

Highest degrees planned anywhere by first semester students in various years and by first semester students, Fall 1971, receiving financial aid.

Degree	1st Sem. Fresh. Fin. Aid 1971 N = 366 %	1st Sem. Fresh. (General) 1967 N = 1651 %	1970 N = 1175 %	1972 N = 800 %
No Degree	21	9.0	7.1	10.7
A.A.	27	27.3	28.8	27.5
B.A.	29	33.1	31.4	33.5
M.A.	15	20.0	19.1	14.9
Doctorate	7	10.5	13.5	13.3
	99.0	99.9	99.9	99.9

CONTINUING ATTENDANCE RATE: There were 201 first semester freshmen who received financial aid during the fall semester of 1971. Seventy six students from the original group of 201 remained on the financial aid program and completed the fall semester of 1972. There were in addition 58 students who completed three semesters but did not receive financial aid during the fall semester of 1972. About 33% of the original group of first semester freshmen had for one reason or another discontinued their attendance at Modesto Junior College by the end of the fall 1972 semester.

UNITS COMPLETED: Students receiving financial aids are expected to carry a minimum of 12 units to qualify for assistance. The data in Table X indicates that about two thirds (66.4%) of them met or exceeded this requirement in the semester under study. In a sample of third semester students, 73% completed 12 or more units in the fall semester of 1972.

TABLE X

UNITS COMPLETED BY STUDENTS RECEIVING FINANCIAL AID
FALL 1971

Units	Completed Fall 1971 N	%
0-1	31	4.5
2-3	23	3.3
4-5	23	3.3
6-7	36	5.1
8-9	51	7.4
10-11	65	9.4
12-13	173	25.2
14-15	137	19.9
16-17	90	13.1
18-19	38	5.5
20+	19	2.7
TOTAL	686	99.4

TABLE XI

UNITS COMPLETED BY A SAMPLE OF FIRST SEMESTER FRESHMEN FALL 1971 AND OF THOSE WHO CONTINUED ON THROUGH FALL 1972

Units	Completed Fall 1971		Completed Fall 1972	
	N	%	N	%
0- 1	16	7.9	4	5.2
2- 3	3	1.4		
4- 5	6	2.9	2	2.6
6- 7	10	4.9	5	6.5
8- 9	9	4.4	3	3.9
10-11	21	10.4	6	7.8
12-13	50	24.8	12	15.7
14-15	41	20.3	13	17.1
16-17	34	16.9	19	25.0
18-19	11	5.4	7	9.2
20+	—	—	5	6.5
Totals	201	99.3	76	99.5

GRADE POINT AVERAGES: Among recipients completing the fall 1971 semester, 87% had a grade point average of 2.0 or higher. Three percent failed and 9% were barely passing since their cumulative grade point average was 1.9 or lower.

TABLE XII

CUMULATIVE GRADE POINT AVERAGES

Cumulative Grade Point Averages of students receiving financial aid who completed the fall 1971 semester.

GPA	Total Fin. Aid Group Fall 1971 N	%	First Sem. Fresh. Fall 1971 N	%
00 - .9	22	3	14	6.9
1.0 - 1.9	64	9	17	8.4
2.0 - 2.9	390	57	108	53.7
3.0 - 3.9	202	29	57	28.3
4.0	8	1	5	2.4
TOTAL	686	99	201	99.7

DISTRIBUTION OF FINANCIAL AID

DISTRIBUTION OF AID TOTAL SAMPLE: The information in Table XIII shows the various amounts of aid distributed to all students during the 1971-72 school year. The average amount received was $505.60. Most students (58.2%) received less than $300, however, during the school year many in this category dropped from school or else became ineligible for further aid for reasons such as poor scholarship or failure to carry the minimum number of units required. Only 1.2% received $2100 or more during the school year.

TABLE XIII

DISTRIBUTION OF FINANCIAL AIDS TO 1971-72 TOTAL SAMPLE

Amount	N	%
$2700-2999	4	.4
2400-2699	3	.3
2100-2399	5	.5
1800-2099	21	2.4
1500-1799	27	3.1
1200-1499	52	6.0
900-1199	67	7.7
600- 899	78	9.0
300- 599	103	11.9
00- 299	502	58.2
Totals	862	99.5

Average Amount per student - $505.60

DISTRIBUTION OF FUNDS AND ETHNIC BACKGROUND: Except for the Blacks, the majority of students from each ethnic group received less than $300.00 and almost 47% of the Blacks were in this category. The Caucasians had the highest percent (61.1%) in the group receiving less than $300.00. There were also four Caucasions (0.6%) in the $2400 to $2900 aid bracket. The data in Table XIV suggests that in general the financial aids were distributed equitably among the various ethnic groups especially when the need factor is considered.

TABLE XIV

DISTRIBUTION OF FINANCIAL AID
ACCORDING TO ETHNIC GROUPS 1971-72

	American Indian		Black		Oriental		Chicano		Other	
	N	%	N	%	N	%	N	%	N	%
2700-2900									3	.5
2400-2699							1	.8	1	.1
2100-2399			1	2.1	1	4.1			3	.5
1800-2099	1	3.3	2	4.2	1	4.1	5	4.2	11	2.0
1500-1799	1	3.3	3	6.3			5	4.2	16	2.9
1200-1499			4	8.5	3	12.5	10	8.4	29	5.4
900-1199	4	13.3	2	4.2	2	8.3	12	10.0	38	7.0
600-899	4	13.3	7	14.8	2	8.3	14	11.7	42	7.8
300-599	4	13.3	6	12.7	3	12.5	11	9.2	66	12.2
00-299	16	53.3	22	46.8	12	50.0	61	51.2	329	61.1
TOTALS	30	99.8	47	99.6	24	99.8	119	99.7	538	99.5